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UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

UNITED STATES OF AMERICA,)	CASE NO. CR 20-108-3 JD
)	CR 21-445 JD
Plaintiff,)	
)	STIPULATION REGARDING RESTITUTION
v.)	AND [PROPOSED] ORDER
)	
SUSAN ARREOLA-MARTIN,)	Court: Hon. James Donato
)	
Defendant.)	
)	
)	
)	

Defendant, Susan Arreola-Martin, and the United States agree and stipulate as follows:

Pursuant to 18 U.S.C. § 3663A and defendant's plea agreement, defendant agrees to pay restitution in the total amount of \$817,121.58.

The total restitution amount includes \$6412.50 to Identity Theft Victims B.M. and L.M. for attorney's fees associated with the fraudulent loans taken out in their names. Codefendants Mark Hicks, Demarcus Hicks, Dionysius Costello, and Christopher Pool are jointly and severally liable on the restitution owed to this victim.

The total restitution amount also includes \$35,000.00 to Coast to Coast lending Group for time

1 spent on unraveling the fraud and lost earning potential involving the fraudulent loan taken out in the
2 names of Identity Theft Victims D.R. and C.R. Codefendants Mark Hicks, Demarcus Hicks, Dionysius
3 Costello, and Leif Skorochood are jointly and severally liable on the restitution owed to this victim.

4 The total restitution amount also includes \$6,600.00 to MAE Capital Mortgage Inc for
5 reimbursement of the commission to the investor and for the credit report involving the fraudulent loan
6 taken out in the names of Identity Theft Victims B.M. and L.M. Codefendants Mark Hicks, Demarcus
7 Hicks, Dionysius Costello, and Christopher Pool are jointly and severally liable on the restitution owed
8 to this victim.

9 The total restitution also amount also includes \$367,388.59 to Fidelity National Title Group for
10 reimbursement on an insurance claim for losses associated with the fraudulent loan taken out in the
11 name of Identity Theft Victim D.A.T. Codefendants Mark Hicks, Demarcus Hicks, and Dionysius
12 Costello are jointly and severally liable on the restitution owed to this victim.

13 The total restitution also amount also includes \$306,901.94 to Placer Title Company for
14 reimbursement on an insurance claims for losses associated with the fraudulent loan taken out in the
15 names of Identity Theft Victims B.M. and L.M. Codefendants Mark Hicks, Demarcus Hicks, Dionysius
16 Costello, and Christopher Pool are jointly and severally liable on the restitution owed to this victim.

17 The total restitution amount also includes \$94,818.55 to Real Advantage Title Insurance
18 Company for reimbursement for the losses associated with the fraudulent loan taken out in the names of
19 Identity Theft Victims D.R. and C.R. Codefendants Mark Hicks, Demarcus Hicks, Dionysius Costello,
20 and Leif Skorochood are jointly and severally liable on the restitution owed to this victim.

21 Under 18 U.S.C. § 3664(j)(1), if a third party provides compensation to a victim of an offense,
22 “the restitution order shall provide that all restitution of victims required by the order be paid to the
23 victims before any restitution is paid to such a provider of compensation.” For this reason, the parties
24 request that the Court order that no restitution payment shall go to the insurers until the other victims
25 have been full repaid.

26 The specific amounts per each victim are listed on the attached table, and the parties request that
27
28

1 the Court order restitution in the amounts reflected on that table.

2 **IT IS SO AGREED AND STIPULATED.**

3 DATED: August 25, 2022

Barbara J. Valliere
4 BARBARA J. VALLIERE
Assistant United States Attorney

5
6 /s/ Kenneth Wine (with permission)
KENNETH WINE
Attorney for Defendant Susan Arreola-Martin

~~PROPOSED~~ RESTITUTION ORDER

Pursuant 18 U.S.C. § 3663A, defendant is ordered to pay \$817,121.58 in restitution as part of the final judgment in this case. The Court finds that this is the amount of money that the victims lost as a result of defendant's scheme to defraud for which she has been convicted, and the Court finds that these losses were proximately caused by the scheme to defraud.

The Court orders that restitution be awarded to each victim in the amounts reflected on the attached table. As required by 18 U.S.C. § 3664(j)(1), no restitution payment shall be made to the three insurers (Fidelity National Title Group, Placer Title Company, and Real Advantage Title Insurance Company) until defendant has paid the entirety of the restitution owed to the other victims.

IT IS SO ORDERED.

DATED: August 29, 2022



HON. JAMES DONATO
UNITED STATES DISTRICT JUDGE

United States v. Susan Arreola-Martin, 20-CR-108-3 JD
Restitution Chart

Name of payee	Restitution	Defendants Responsible
B.M and L.M.	\$6412.50	Mark Hicks, Demarcus Hicks, Dionysius Costello Susan Arreola-Martin Christopher Pool
Coast to Coast Lending Group, Inc. 27129 Calle Arroyo, Suite 1801 San Juan Capistrano CA	\$35,000.00	Mark Hicks, Demarcus Hicks, Dionysius Costello Susan Arreola-Martin Leif Skorochod
MAE Capital Mortgage Inc. 4940 Pacific Street Suite A Rocklin CA 95677	\$6600.00	Mark Hicks, Demarcus Hicks, Dionysius Costello Susan Arreola-Martin Christopher Pool
Fidelity National Title Group 2533 North 117 th Avenue Omaha, NE 68164-3679	\$367,388.59	Mark Hicks, Demarcus Hicks, Dionysius Costello Susan Arreola-Martin
Placer Title Company 7643 North Ingram Avenue Fresno, California 93711	\$306,901.94	Mark Hicks, Demarcus Hicks, Dionysius Costello Susan Arreola-Martin Christopher Pool
Real Advantage Title Insurance Company 1551 N. Tustin Ave. Suite 300 Santa Ana, CA 92705	\$94,818.55	Mark Hicks, Demarcus Hicks, Dionysius Costello Susan Arreola-Martin Leif Skorochod
Total	\$817,121.58	